


PATENT

IN THE UNITED STATES PATENT AND
TRADEMARK OFFICE

Applicant(s): James M. Foley, et al. Atty. Docket No.: 40655.3300

Serial No.: TBA

Filed: Group Art Unit: TBA

Title: METHOD AND APPARATUS FOR Examiner: TBA
USING ONE FINANCIAL
INSTRUMENT TO AUTHENTICATE
A SECOND FINANCIAL
INSTRUMENT

JC903 U.S. PRO
10/038024
01/03/02



INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner of Patents and Trademarks
Box Patent Application
Washington, D.C. 20231

Dear Honorable Commissioner:

In accordance with the duty of disclosure under 37 C.F.R. §1.56 and pursuant to 37 C.F.R. §§1.97-1.98, the reference or references listed and identified on the attached PTO-1449 based form are being submitted herewith for consideration by the Examiner. A copy of each listed reference is included herewith.

The reference or references are being cited only in the interest of candor and without any admission that they constitute statutory prior art or contain matter which anticipates the invention or which would render the same obvious, either singly or in combination, to a person of ordinary skill in the art.

This Information Disclosure Statement (IDS) is being filed under 37 C.F.R. §1.97(b)(1) within three months of the filing date of a national application, therefore no fee or statement is required. If Applicant has overlooked any fees, the Commissioner is hereby authorized to debit

Deposit Account no. 19-2814 for the same. A **duplicate copy of this Information Disclosure Statement is enclosed for this purpose.**

If there are any questions concerning this IDS, the Examiner is requested to contact the undersigned. If it is determined that this IDS has been filed under the wrong rule, the United States Patent and Trademark Office is requested to consider this IDS under the proper rule (with a petition if necessary) and charge the appropriate fee to Deposit Account No. 19-2814.

Respectfully submitted,

Date: 1-3-02

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PTO/SB/08A (08-00)

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Substitute for form 1449A/PTO				<i>Compl t if Known</i>	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Application Number	T/B/A
				Filing Date	December , 2001
				First Named Inventor	Foley, et al.
				Group Art Unit	T/B/A
				Examiner Name	T/B/A
Sheet	1	of	1	Attorney Docket Number	40655.3300
c903 U S P T O 3824 10/03/02					

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
		5,721,781		Deo et al.	2/24/1998	
		5,753,898		Hekstra	5/19/1998	
		5,774,552		Grimmer	6/30/1998	
		5,796,832		Kawan	8/18/1998	
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		6,003,014		Lee et al.	12/14/1999	
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		6,018,717		Lee et al.	1/25/2000	
		6,039,248		Park et al.	3/21/2000	
		6,049,787		Takahashi et al.	4/11/2000	
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		5,347,580		Molva et al.	9/13/1994	
		5,450,491		McNair	9/12/1995	

FOREIGN PATENT DOCUMENTS

Examiner Signature		Date Considered	
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***EXAMINER:** Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ²See attached Kinds of U.S. Patent Documents. ³Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.

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